

We are excited to announce that the RLI Personal Umbrella policy will be making some major eligibility and underwriting changes for new and renewal business with an **effective date of June 1, 2018 and later**. The major changes to our eligibility guidelines are summarized below:

- **Drivers under the age of 20 will be eligible with one (1) incident (violation OR at-fault accident)**. Previously, drivers age 20-21 were eligible with one incident, while those under the age of 20 were ineligible. As a result, the yes/no question pertaining to a driver under the age of 20 with an incident has been removed.
- **Drivers under the age of 22 will be eligible with basic underlying automobile limit B (250/500/50 OR 300/300/50 OR 300 CSL)**. Previously, drivers under the age of 22 required basic underlying automobile limit of A (500/500/50 OR 500 CSL). Note that basic underlying auto limit A will continue to give a discount.
- **Up to \$5M limits will be available for certain PUP Special risks**. If a risk is in PUP Special due to the number of autos and/or properties (questions 1 and 2), and no other response(s) make the risk PUP Special, up to \$5M limits will be available. Previously, any response that made the risk PUP Special was limited to \$1M.
- **Up to nine (9) residential properties rented to others that are not occupied in whole or in part at any time will be eligible**. Previously, ownership of six (6) or more of these properties was ineligible. As a result, the yes/no question pertaining to six or more rental properties has been removed.
- **Simplification of the farm/timberland question**. Previously, we asked for how many acres of timberland and/or land that is farmed. We have removed that distinction and instead ask for how many acres of land are owned or leased.
- **Simplification of the target political figure question**. In most states, appointed or elected political figures lower than the state level in a political subdivision with a population above 100,000 were previously ineligible. That distinction has been removed.

Increase of the prior liability loss amount for eligibility. Previously, the prior liability loss amount for eligibility was \$25,000. Along with re-wording the question to include open liability claims or lawsuits, the prior liability loss amount has been increased to \$50,000.

It is important to note that the new business applications attached (10/17 versions) should NOT be used unless you are requesting an effective date of at least June 1, 2018. We cannot accept the new 10/17 version of the new business application for any business effective prior to June 1, 2018